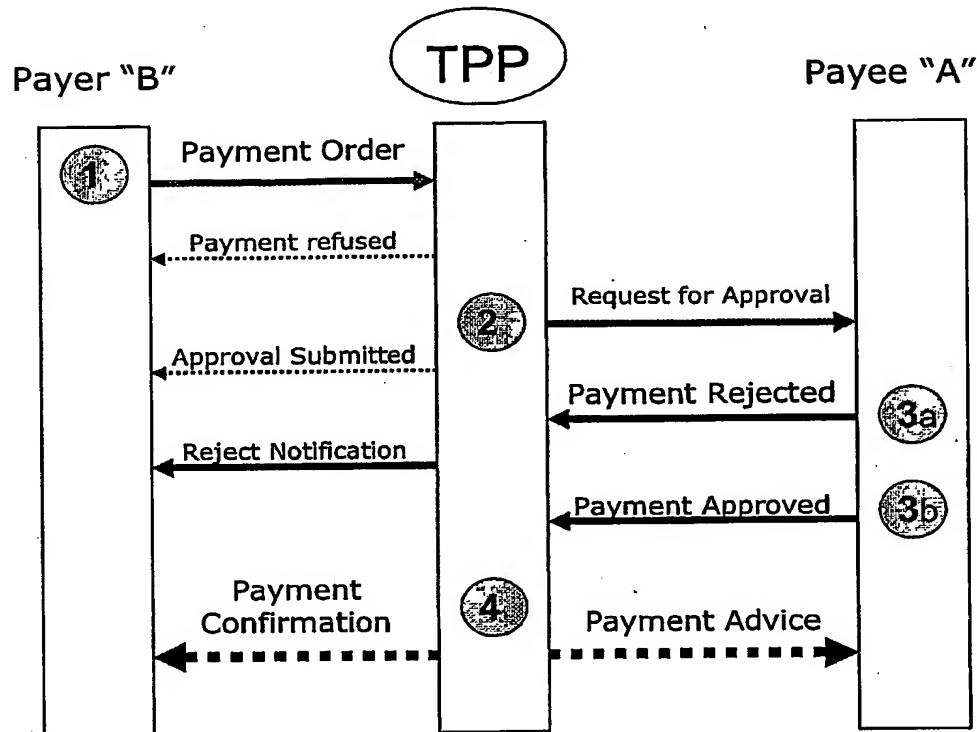


1/4

Process between Payer, TPP, Payee for Simple Payment



- Step
- 1 Payer sends the Payment Order
 - 2 After checking if Payment Order can be executed TPP sends to Payee a Request for Approval
 - 3a Payee does not accept payment to his FTA
 - 3b Payee accept payment to his FTA
 - 4 TPP executes payment and sends notification of successful execution to Payer and Payee

Fig. 1

2/4

Example of screens in a Simple Payment

Figure 2a: Display of request for approval on Payee's handset

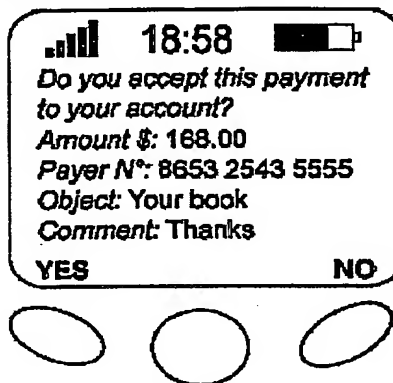


Figure 2b: Display of confirmation request on Payee's handset



Figure 2c: Display of a rejection notification on Payer's handset

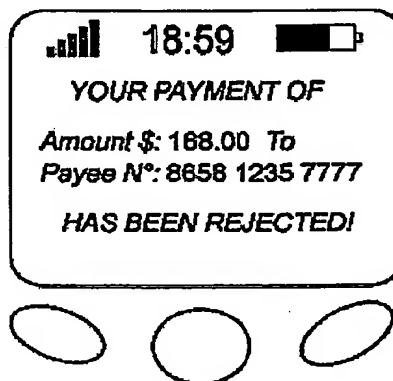


Fig. 2

3/4

FTA number printed in Barcode format and affixed on
the back of a mobile handset



Fig. 3

4/4

Examples of screens for Payment Request

Figure 4a: Standard screen for Payment Request approval

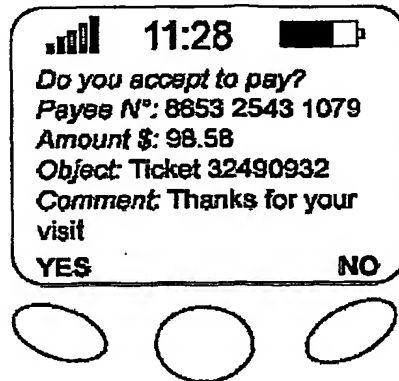


Figure 4b: Screen for Payment Request approval with name of Payee

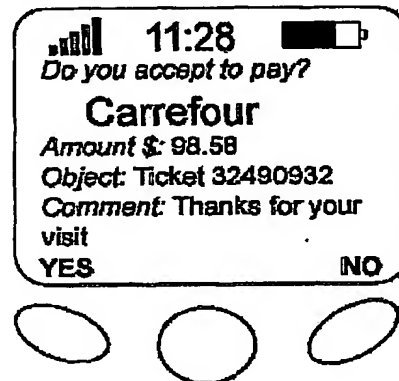


Figure 4c: Screen for Payment Request approval with Logo of Payee

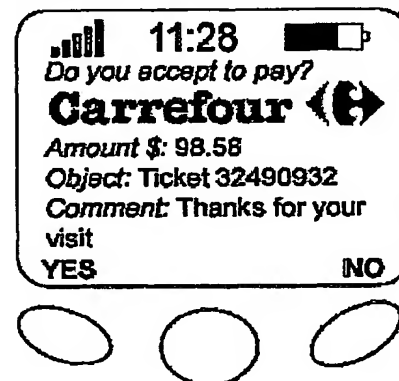


Fig. 4

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